

<i>SERFF Tracking Number:</i>	<i>LFSC-128362727</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>LifeSecure Insurance Company</i>	<i>State Tracking Number:</i>	<i>RPT-LTC 2011</i>
<i>Company Tracking Number:</i>	<i>RPT - SUITABILITY 2011</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>LTC - Suitability 2011</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: LifeSecure Insurance Company	SERFF Tr Num: LFSC-128362727	State: Arkansas
Product Name: LTC - Suitability 2011	SERFF Status: Closed-Accepted	State Tr Num: RPT-LTC 2011
TOI: LTC06 Long Term Care - Other	For Informational Purposes	
Sub-TOI: LTC06.000 Long Term Care - Other	Co Tr Num: RPT - SUITABILITY 2011	State Status: Closed-Accepted for Informational Purposes
Filing Type: Form	Authors: Sue Howard, Karilynn Bagnell, Tammy Hopkins, Terri Poshadlo, Denise Stratton, David Graham	Reviewer(s): Donna Lambert
	Date Submitted: 05/21/2012	Disposition Date: 05/22/2012
Implementation Date Requested: On Approval		Disposition Status: Accepted For Informational Purposes
State Filing Description:		Implementation Date:

## General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 05/22/2012
	State Status Changed: 05/22/2012
Deemer Date:	Created By: Tammy Hopkins
Submitted By: Terri Poshadlo	Corresponding Filing Tracking Number:
Filing Description:	
LifeSecure Insurance Company	
NAIC #77720	

RE: SUITABILITY 2011

Attached are the 2011 Suitability Report for LifeSecure Insurance Company.

SERFF Tracking Number: LFSC-128362727 State: Arkansas  
Filing Company: LifeSecure Insurance Company State Tracking Number: RPT-LTC 2011  
Company Tracking Number: RPT - SUITABILITY 2011  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: LTC - Suitability 2011  
Project Name/Number: /

Should you require further information, please contact me at 810.220.4637 or tposhadlo@yourlifefsecure.com

Sincerely,

Terri Poshadlo  
Operations Analyst  
State Narrative:

## Company and Contact

### Filing Contact Information

Terri Poshadlo, Operations Analyst  
10559 Citation Drive  
Suite 300  
Brighton, MI 48116

tposhadlo@yourlifefsecure.com  
810-220-4637 [Phone]  
810-220-7707 [FAX]

### Filing Company Information

LifeSecure Insurance Company  
10559 Citation Drive  
Suite 300  
Brighton, MI 48116  
(810) 220-8774 ext. [Phone]

CoCode: 77720 State of Domicile: Michigan  
Group Code: 572 Company Type: Life, A & H  
Group Name: BCBS of MI GRP State ID Number:  
FEIN Number: 75-0956156

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## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
LifeSecure Insurance Company	\$0.00	05/21/2012	

SERFF Tracking Number:	LFSC-128362727	State:	Arkansas
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TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	LTC - Suitability 2011		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Donna Lambert Informational Purposes		05/22/2012	05/22/2012

*SERFF Tracking Number:*      *LFSC-128362727*

*State:*      *Arkansas*

*Filing Company:*      *LifeSecure Insurance Company*

*State Tracking Number:*      *RPT-LTC 2011*

*Company Tracking Number:*      *RPT - SUITABILITY 2011*

*TOI:*      *LTC06 Long Term Care - Other*

*Sub-TOI:*      *LTC06.000 Long Term Care - Other*

*Product Name:*      *LTC - Suitability 2011*

*Project Name/Number:*      */*

## **Disposition**

Disposition Date: 05/22/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	LFSC-128362727	State:	Arkansas
Filing Company:	LifeSecure Insurance Company	State Tracking Number:	RPT-LTC 2011
Company Tracking Number:	RPT - SUITABILITY 2011		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	LTC - Suitability 2011		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
Supporting Document	Outline of Coverage	Accepted for Informational Purposes	Yes
Supporting Document	2011 Suitability Report	Accepted for Informational Purposes	Yes

SERFF Tracking Number: LFSC-128362727

State: Arkansas

Filing Company: LifeSecure Insurance Company

State Tracking Number: RPT-LTC 2011

Company Tracking Number: RPT - SUITABILITY 2011

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: LTC - Suitability 2011

Project Name/Number: /

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification	Accepted for Informational Purposes	05/22/2012
<b>Bypass Reason:</b> NA		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application	Accepted for Informational Purposes	05/22/2012
<b>Bypass Reason:</b> NA		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Health - Actuarial Justification	Accepted for Informational Purposes	05/22/2012
<b>Bypass Reason:</b> NA		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Outline of Coverage	Accepted for Informational Purposes	05/22/2012
<b>Bypass Reason:</b> NA		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> 2011 Suitability Report	Accepted for Informational Purposes	05/22/2012

*SERFF Tracking Number:*      *LFSC-128362727*

*State:*      *Arkansas*

*Filing Company:*      *LifeSecure Insurance Company*

*State Tracking Number:*      *RPT-LTC 2011*

*Company Tracking Number:*      *RPT - SUITABILITY 2011*

*TOI:*      *LTC06 Long Term Care - Other*

*Sub-TOI:*      *LTC06.000 Long Term Care - Other*

*Product Name:*      *LTC - Suitability 2011*

*Project Name/Number:*      */*

**Comments:**

2011 Suitability Report

**Attachment:**

Suitability Letter- AR.pdf



May 9, 2012

ARKANSAS Department of Insurance

**Re: LifeSecure Insurance Company, NAIC #77720**  
2011 Long Term Care Suitability Reporting Requirements

As required by the above regulation, we are hereby reporting the following information:

Total Number of Applications received from residents of this state:	9
Total Number of those who declined to provide information on the personal worksheet:	0
The number of applicants who did not meet the suitability standards:	0
The number of those who chose to confirm after receiving a Suitability Letter:	0

Please do not hesitate to contact me regarding the above information. You can reach me at (866) 582-7702 ext 4611 or by email at [thopkins@yourlifefsecure.com](mailto:thopkins@yourlifefsecure.com).

Sincerely,

A handwritten signature in black ink, appearing to read "T. Hopkins", written in a cursive style.

Tammy Hopkins  
Operations Analyst